



3624
GP 2161
EFW

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(s): Brookner, G.
SERIAL NO.: 09/785,654 ART UNIT: 2161
FILING DATE: 2/16/2001 EXAMINER:
TITLE: ADAPTABLE SECURE FUNDS SOURCE
ATTORNEY
DOCKET NO.: 770P009677-US (PAR)

Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT
(37 C.F.R. §1.97(b)(3))

Sir:

This information disclosure statement is being filed before the mailing of a first Office Action on the merits.

The following information is being disclosed to the Patent and Trademark Office as information that may be material to the examination of the above-identified patent application. Applicants' Attorney is aware of the following patents:

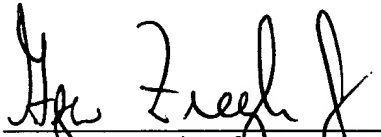
WO 99/66422
WO 98/13790
US 5,600,562
US 4,783,745
WO 98/57302

Copies of these patents are enclosed together with a Form PTO-1449.

The filing of this Statement is not to be construed as a representation that a search has been made regarding the claimed invention (37 C.F.R. §1.97(g)) or that no other possible material information exists. In addition, the filing of this Information Disclosure Statement is not to be construed to be an admission that the information cited in the Statement is, or is considered to be, material to patentability (37 C.F.R. §1.97(h)).

The Commissioner is hereby authorized to charge payment for any fees associated with this communication or credit any over payment to Deposit Account No. 16-1350.

Respectfully submitted,



Geza C. Ziegler, Jr.
Reg. No. 44,004

25 July 2004
Date

PERMAN & GREEN, LLP
425 Post Road
Fairfield, CT 068424
Customer No. 2512

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service on the date indicated below as first class mail in an envelope address to the Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Date: July 29, 2004

Signature: Laura Perseguy
Person Making Deposit

**INFORMATION DISCLOSURE
CITATION FORM FOR
PATENT APPLICATION
(FORM PTO-1449)
(Substitute)**

Docket No.: 770P009677-US (PAR)

Serial No.: 09/785,654

Applicant(s): Brookner, G.

Filing Date: 2/16/2001

Group: 2161

U.S. PATENTS

Initials	Patent Number	Issue Date	Name	Class	Sub-class	Filing date
	5,600,562	2/4/1997	Guenther	364	464	
	4,783,745	11/8/88	Brookner et al	364	464	

U.S. PATENT PUBLICATIONS

Initials	Publication No.	Pub. Date	Name	Class	Sub-class	Filing Date

FOREIGN PATENT DOCUMENTS

Initials	Document Number	Date	Country	Name	Translation? Yes/No/n/a
	WO99/66422	6/15/99	PCT	Schwartz et al	
	WO98/13790	9/24/97	PCT	Brookner et al	

OTHER DOCUMENTS (Title, Author, Date, Pages, Etc., if known)

Examiner's Signature:

Date Considered:

Initial if reference was considered, whether or not citation is in conformance with MPEP. Mark through citation if not considered.
Include a copy of this citation form with your next correspondence to the Applicant(s).

Customer No.: 2512